

WHAT IS CLAIMED IS:

1. At an apparatus facilitating exchange of stored voice messages, a method of allocating charges associated with sending messages from a message originator to a recipient, comprising:
 - receiving from said originator an indicator of whether a charge for a voice message is to be borne by said originator or by said recipient;
 - allocating said charge to one of said originator and said recipient, based on said indicator.
- The method of claim 1, further comprising receiving said voice message from said originator.
- The method of claim 2, further comprising billing said charge based on said allocating.
- The method of claim 3, wherein said billing comprises debiting a pre-paid account by an amount equal to said charge.
- The method of claim 1, further comprising
 - if said charge is allocated to said recipient, receiving from said recipient an input indicating if said recipient will accept said charge.
- The method of claim 5, further comprising billing said charge to said recipient, only if said input indicates said recipient has agreed to assume said charge.
- The method of claim 2, further comprising prompting said recipient to accept said message and assume said charge, if said charge has been allocated to said recipient.
- The method of claim 7, further comprising advising said originator if said recipient declines to assume said charge.

1 9. The method of claim 1 wherein said apparatus comprises a personal
2 introduction system.

1 10. The method of claim 9, wherein said message is composed in response to
2 browsing a plurality of personal greetings stored at said system.

1 11. The method of claim 1, further comprising calculating said charge.

1 12. The method of claim 1, wherein said indicator is received by way of
2 telephone.

1 13. The method of claim 12, wherein said indicator comprises a specified DTMF
2 tone associated with said message.

1 14. An apparatus facilitating exchange of voice messages, comprising:

2 a network interface interconnecting said apparatus to a communications
3 network, to allow a message originator to dispatch a voice message to a
4 recipient;

5 a processor in communication with said network interface;

6 memory for storing voice messages to be exchanged,

7 said memory storing program instructions, adapting said apparatus to:

8 receive from said originator an indicator of whether a charge for a
9 voice message is to be borne by said originator or by said recipient;

10 allocate said charge to one of said originator and said recipient,
11 based on said indicator.

1 15. A computer readable medium, storing computer executable instructions that
2 when loaded at a message exchange server, used to exchange messages
3 between a message originator and a recipient, adapt said server to:

4 receive from said originator an indicator of whether a charge for a stored
5 message is to be borne by said originator or by said recipient;

6 allocate said charge to one of said originator and said recipient, based on
7 said indicator.

1 16. A method of exchanging a plurality of messages between a first and second
2 user, said method comprising:

3 receiving from an originator of each of said plurality of messages an
4 indicator of whether a charge associated with said each of said plurality of
5 messages is to be borne by said first user or by said second user;
6 allocating an associated charge for said each of said plurality of messages
7 to one of said first and second user, based on said indicator;
8 repeating said receiving and said allocating for each of said plurality of
9 messages.

1 17. A method of operating a device providing a service allowing a plurality of
2 users to communicate with each other, comprising:

3 for each of said plurality of users determining if said each of said plurality
4 of users wishes to pay for use of said service, and thereby identifying each
5 of said users as a paying user or a non-paying user;

6 allowing paying users to communicate with all of said plurality of users;

7 restricting non-paying users from communicating with other non-paying
8 users.

1 18. The method of claim 17, wherein said device permits bridging of telephone
2 calls between said plurality of users.

1 19. The method of claim 17, wherein said device permits said users to exchange
2 messages with each other in near real-time.

1 20. The method of claim **18**, wherein said allowing comprises allowing paying
2 users to bridge telephone calls with all other of said plurality of users, and
3 wherein said restricting comprises preventing non-paying users from bridging
4 telephone calls with other non-paying users.

1 21. The method of claim **17**, wherein said device comprises a telephone interface
2 and a storage medium, and wherein said method comprises exchanging
3 saved messages between said users.

1 22. The method of claim **19**, further comprising calculating costs of said service
2 for each of said paying users, based on time each of said paying users uses
3 said service.

1 23. A method of operating a message exchange device comprising:

2 storing greetings originating with each of a plurality of users using said
3 message exchange device;

4 obtaining from each of said plurality of users an indicator of whether that
5 user wishes to pay to use said message exchange server, thereby
6 classifying each of said plurality of users as a paying or non-paying user;

7 allowing paying users access to all of said stored greetings;

8 allowing non-paying users access to only those greetings originating with
9 paying users.

1 24. The method of claim **23**, wherein said greetings comprise voice messages
2 and said allowing paying users comprises allowing paying users to listen to all
3 of said stored greetings.

1 25. The method of claim **23**, further comprising charging each paying user based
2 on time spent by that paying user using said server.

1 26. The method of claim **23**, wherein each of said plurality of users is currently
2 using said message exchange device, and further comprising allowing users
3 to exchange messages in near real-time.

1 27. A message exchange server comprising computer readable memory storing
2 a plurality of messages, each of said messages associated with a user of
3 said server;
4 a plurality of indicators, each identifying whether a user pays to use said
5 message exchange server and is thereby a paying user, or whether a user
6 does not pay to use said service and is thereby a non-paying user;
7 software, adapting said server to
8 allow those paying users access to all of said plurality of messages;
9 allow non-paying users access to only those messages associated
10 with paying users.

11 28. The server of claim **27**, wherein said messages comprise digitized voice
12 messages.

13 29. The server of claim **28**, wherein said computer readable memory further
14 stores an amount representative of prepayment of users paying for said
15 service.

16 30. A computer readable medium, storing computer executable instructions that
17 when loaded at a message exchange server, used to exchange messages
18 between users, to:
19 store greetings originating with each of a plurality of users using said
20 message exchange device;

1 obtain from each of said plurality of users an indicator of whether that user
2 wishes to pay to use said message exchange server, thereby classifying
3 each of said plurality of users as a paying or non-paying user;
4 allow paying users access to all of said stored greetings;
5 allow non-paying users access to only those greetings originating with
6 paying users.